

STUDY ABROAD INSURANCE

Accident & Sickness Insurance for Schools with Study Abroad Programs

PRODUCT OVERVIEW

Insurance for Students Traveling Abroad

Schools are committed to the safety and wellbeing of their students whether they are on their home campus or studying abroad. With Study Abroad Insurance, schools can provide valuable accident and supplemental out-of-country medical insurance benefits to help students address unexpected emergencies while pursuing their education in another country.

HOW WE MEET CUSTOMERS' NEEDS

Studying abroad is an exciting time for students to explore new countries, experience new cultures, and meet new friends. For some students, it is also their first time away from the comforts of home.

An accident or sickness abroad could be devastating for students, and language barriers could add even more complexity to an already daunting situation.

Schools want to ensure they have the right partner who can help their students in the event of an emergency. With Study Abroad Insurance, students traveling overseas receive a range of Accident Insurance benefits and worldwide Travel Assistance Services that can help them get medical attention.

Product Highlights

- Plans can be customized to suit each school's unique needs and can include coverage for students, faculty, chaperones and/or staff.
- Includes a wide range of insurance benefits including accidental death & dismemberment, accident and sickness medical, emergency evacuation, and repatriation.
- May help to offset costly medical treatments in the event of a covered emergency overseas.
- Optional benefits include trip cancellation, trip delay, trip interruption, security evacuation and baggage.*
- Worldwide Travel Assistance services available 24/7.
- Provides coverage for outbound students studying abroad.
- Enriches a school's study abroad program by providing insurance protection for students.

Covered trips must be less than nine months in duration. Groups must meet our eligibility criteria and all sales and distribution materials are subject to our review and approval.

COVERAGE OVERVIEW

Core Insurance Benefits

- Accidental Death & Dismemberment
- Out-of-Country Medical – Accident & Sickness

Optional Insurance Benefits*

- Bereavement & Trauma Counseling
- Coma
- Emergency Family Travel benefits such as Emergency Reunion Benefit and Family Travel Benefit
- Emergency Medical Evacuation
- Emergency Room Visit
- Home Country Extension
- Medical Emergency Guarantee Charge Expense
- Paralysis
- Repatriation
- Security Evacuation
- 24/7 Travel Assistance Services including Security Assistance services and Travel Risk Intelligence Portal (TRIP) Access
- Travel Benefits such as baggage delay, lost baggage, baggage and personal effects, trip cancellation, trip delay, trip interruption

**Please contact us if there is a specific benefit you are interested in but is not listed here. Product availability and plan design may vary by state. Security Evacuation Benefit and Travel Benefits (especially baggage benefits) are considered P&C coverage in many states. Please contact us for availability of these benefits.*

AVAILABILITY

Core benefits are currently available in all states except FL, MD, MN, NH, NY, RI, VT, and WA.
Available on an Emergency Sickness only basis in CA, CT, IN, OR.

ABOUT BERKLEY SPECIAL RISK

Our business model and structure are optimized for speed and agility, solely focused on bringing the best products and customer experience to the Accident and Health marketplace and creating growth opportunities for our business partners.

Our leadership and underwriting teams have extensive experience creating customized Accident Insurance solutions for a variety of group and individual segments, and niche-oriented organizations.

This is a brief description of coverage provided under policy form series AH51051 or AH52051, underwritten by Berkley Life and Health Insurance Company (domiciled in Iowa - California Certificate of Authority #08527) and/or StarNet Insurance Company (domiciled in Delaware - California Certificate of Authority #6978) 2445 Kuser Road, Suite 201, Hamilton Square, NJ 08690 and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for complete details. Coverage terms, conditions, limitations and exclusions may vary or may not be available in all states.

The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential coverage as set forth under the Patient Protection and Affordable Care Act.



HIMI
HEMIC INSURANCE MANAGERS, INC.

For questions and inquiries, call HIMI:
(808) 208-8300

Send submissions to:
himiquotes@hemic.com